

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:  
DAVID STANLEY SHERRED  
Debtor(s)  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:12-23354

Chapter 13

Document No.: 62

ORDER OF COURT

AND NOW, this 29th day of November, 2017, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

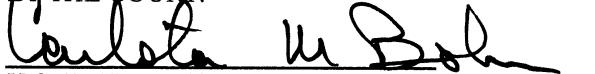
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:



U.S. BANKRUPTCY JUDGE

FILED  
11/30/17 12:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 David Stanley Sherred  
 Debtor

Case No. 12-23354-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 49

Date Rcvd: Nov 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2017.

db +David Stanley Sherred, 1002 Lowery Street, Duquesne, PA 15110-1952  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13413246 +++++ASPIRE/CB&T, 9 CORPORATE RIDGE PKWY, COLUMBUS GA 31907-3049  
 (address filed with court: Aspire/cb&t, 9 Mutec Dr, Columbus, GA 31907)  
 13413247 +Barclay's Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 13413248 +Barclays Bank Delaware, Attention: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801  
 13413249 +Beneficial /hfc, PO Box 3425, Buffalo, NY 14240-3425  
 13413254 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13413258 CBCS, PO Box 164089, Columbus, OH 43216  
 13413260 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195)  
 13441401 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 13413255 +Capital One, N.a., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
 13413257 +Ccbc, Po Box 163250, Columbus, OH 43216-3250  
 13413259 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241  
 13439771 +HSBC MORTGAGE SERVICING, INC., POST OFFICE BOX 21188, EAGAN,MINNESOTA 55121-0188  
 13413267 +Hsbc/bsbuy, Po Box 5253, Carol Stream, IL 60197-5253  
 13413268 +Hsbc/rs, Attn: Bankruptcy Department, Po Box 5263, Carol Stream, IL 60197-5263  
 13413269 +Majestic/cb&t, Attn: Cardholder Services, P.O. Box 105555, Atlanta, GA 30348-5555  
 13915374 +RMBS REO Holdings LLC, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412  
 13413273 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13413274 +Thd/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 13413275 +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbandale, IA 50323-2310  
 13413276 +Wff Cards, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 30 2017 18:16:06  
 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
 cr E-mail/PDF: rmscedi@recoverycorp.com Nov 30 2017 18:16:12  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13413244 E-mail/Text: bnc-applied@quantum3group.com Nov 30 2017 18:12:53 Applied Bank,  
 601 Delaware Ave, Wilmington, DE 19801  
 13423590 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 30 2017 18:16:06  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 13413245 +E-mail/Text: bnc-applied@quantum3group.com Nov 30 2017 18:12:53 Applied Card Bank,  
 Attention: General Inquiries, Po Box 17125, Wilmington, DE 19850-7125  
 13413250 +E-mail/Text: bknotice@bhmlaw.com Nov 30 2017 18:12:27  
 Blatt, Hesenmiller, Leibsker &Moore, LLC, Attn: Daniel Santucci, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933  
 13413256 E-mail/Text: bankruptcy@cavps.com Nov 30 2017 18:12:51 Cavalry Portfolio Services,  
 7 Skyline Drive, Hawthorne, NY 10532  
 13413251 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 30 2017 18:16:22  
 Cach Llc/Square Two Financial, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 13413252 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 30 2017 18:16:06  
 Cach Llc/Square Two Financial, 4340 S Monaco Street, Unit 2, Denver, CO 80237-3581  
 13413253 +E-mail/Text: bankruptcy@cavps.com Nov 30 2017 18:12:51 Cavalry Portfolio Services,  
 Attention: Bankruptcy Department, 500 Summit Lake Dr., Valhalla, NY 10595-1340  
 13418742 +E-mail/Text: bankruptcy@cavps.com Nov 30 2017 18:12:51 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 13476435 +E-mail/Text: kburkley@bernsteinlaw.com Nov 30 2017 18:13:03 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1908  
 13413264 E-mail/PDF: gecscedi@recoverycorp.com Nov 30 2017 18:16:10 Gecrb/jcp, PO Box 984100,  
 El Paso, TX 79998  
 13413265 +E-mail/PDF: gecscedi@recoverycorp.com Nov 30 2017 18:16:18 Gemb/JC Penny,  
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13438590 E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Nov 30 2017 18:12:48  
 FIRST FINANCIAL PORTFOLIO MANAGEMENT INC, c o Jefferson Capital Systems LLC, PO BOX 7999,  
 SAINT CLOUD MN 56302-9617  
 13471243 E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Nov 30 2017 18:12:48 Jefferson Capital Systems LLC,  
 PO BOX 7999, SAINT CLOUD MN 56302-9617  
 13437670 +E-mail/Text: bncmail@w-legal.com Nov 30 2017 18:12:50  
 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,  
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13537158 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 30 2017 18:16:22 Midland Funding LLC,  
 by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

District/off: 0315-2

User: culy  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 49

Date Rcvd: Nov 30, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13448506 +E-mail/Text: bncmail@w-legal.com Nov 30 2017 18:12:47 OAK HARBOR CAPITAL VI, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
13413270 +E-mail/PDF: cbp@onemainfinancial.com Nov 30 2017 18:16:18 Onemain Financial,  
300 Saint Paul Place, Baltimore, MD 21202-2120  
13413271 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 30 2017 18:32:44 Portfolio Re,  
Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
13462641 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 30 2017 18:21:39  
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541  
13437246 E-mail/PDF: rmscеди@recoverycorp.com Nov 30 2017 18:16:12 Portfolio Investments II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13462697 E-mail/Text: bnc-quantum@quantum3group.com Nov 30 2017 18:12:26  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
13418976 E-mail/PDF: rmscеди@recoverycorp.com Nov 30 2017 18:16:05  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
14126751 E-mail/Text: jennifer.chacon@spservicing.com Nov 30 2017 18:13:10  
Towd Point Mortgage Trust 2015-4, U.S. Bank National Association Trustee,  
c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Select Portfolio Servicing, Inc. as servicing agen  
cr Towd Point Mortgage Trust 2015-4  
cr Towd Point Mortgage Trust 2015-4, U.S. Bank Nation  
13413261\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,  
Po Box 20363, Kansas City, MO 64195)  
13448507\* +OAK HARBOR CAPITAL VI, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121-3132  
cr ###Beneficial Consumer Discount Company, c/o Stern and Eisenberg, LLP, 261 Old York Road,  
Ste. 410, The Pavilion, Jenkintown, PA 19046-3722  
cr ###SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412  
13413262 ###Eaf LLC, Equable Ascent Financial, LLC, 1120 W. Lake Cook Road,  
Buffalo Grove, IL 60089-1970  
13413263 ###Equable Ascent Financial, 1120 W. Lake Cook Road, Buffalo Grove, IL 60089-1970  
13413266 ###Hilco Receivables/Equable Ascent Financi, Attn: Bankruptcy, 1120 Lake Cook Road Suite B,  
Buffalo Grove, IL 60089-1970  
13413272 ###Portfolio Recovery & Affiliates, 287 Independence, Virginia Beach, VA 23462-2962  
TOTALS: 3, \* 2, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 02, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 30, 2017 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor David Stanley Sherred areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2015-4, U.S. Bank National  
Association as Indenture Trustee bkgroup@kmllawgroup.com

District/off: 0315-2

User: culy  
Form ID: pdf900

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Matthew Christian Waldt on behalf of Creditor Towd Point Mortgage Trust 2015-4, U.S. Bank  
National Association as Indenture Trustee mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing, Inc. as servicing  
agent for RMBS REO Holdings LLC mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Matthew Christian Waldt on behalf of Creditor Towd Point Mortgage Trust 2015-4  
mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@berNSTeinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@berNSTeinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteeWDA.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Steven K. Eisenberg on behalf of Creditor Beneficial Consumer Discount Company  
seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 10